

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Robert Ancona

Case No. 20-13965 / CMG

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/08/2020.
- 2) The plan was confirmed on 02/10/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/12/2021.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,675.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$258,091.00
Less amount refunded to debtor	\$38,007.05

NET RECEIPTS:	\$220,083.95
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$36,210.26
Court Costs	\$0.00
Trustee Expenses & Compensation	\$12,544.19
Other	\$5,048.00

TOTAL EXPENSES OF ADMINISTRATION:	\$53,802.45
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Attorney fees paid and disclosed by debtor:	\$3,500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bureau of Account Management	Unsecured	300.00	NA	NA	0.00	0.00
Capital Accounts	Unsecured	1,700.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	461.00	461.19	461.19	461.19	0.00
COMCAST	Unsecured	NA	527.87	527.87	527.87	0.00
Department of Environmental Protection	Unsecured	25,000.00	NA	NA	0.00	0.00
Enhanced Recovery Corp	Unsecured	469.00	NA	NA	0.00	0.00
Gragil Associates, Inc.	Unsecured	145.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	0.00	0.00	0.00	0.00
NEW YORK STATE	Unsecured	NA	1,413.86	0.00	0.00	0.00
NEW YORK STATE	Priority	100,000.00	3,516.19	0.00	0.00	0.00
NJ DIVISION OF TAXATION	Secured	2,483.49	3,851.21	3,851.21	3,851.21	0.00
NJ DIVISION OF TAXATION	Priority	NA	0.00	0.00	0.00	0.00
NJ DIVISION OF TAXATION	Priority	NA	0.00	0.00	0.00	0.00
NJ DIVISION OF TAXATION	Unsecured	NA	1,859.00	1,859.00	1,859.00	0.00
NYC WATER BOARD	Secured	NA	25,065.28	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,311.30	1,311.30	1,311.30	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	1,065,308.81	158,270.93	158,270.93	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	14,256.35	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	454,601.00	460,798.88	0.00	0.00	0.00
ZACHARY GINDI	Unsecured	125,000.00	125,000.00	30,000.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$158,270.93	\$158,270.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,851.21	\$3,851.21	\$0.00
TOTAL SECURED:	\$162,122.14	\$162,122.14	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,159.36	\$4,159.36	\$0.00

Disbursements:	
Expenses of Administration	<u>\$53,802.45</u>
Disbursements to Creditors	<u>\$166,281.50</u>
TOTAL DISBURSEMENTS :	<u>\$220,083.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2021

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.